

Table 3.2

Sample Hui - 12 Sessions (12 months)

Each month a new member gets a specified loan amount in accordance with his/her order. Of those who need the money, the Organizer benefits the most.

Other members of the Hui who have extra cash benefit by getting a return on their investment.

	Monthly Payments												Total	Loan	Interest
Member	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	Pmts	Received	Rate
Organizer	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	11,000	11,000	0.00%
B	1,000	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	11,000	10,000	10.00%
C	1,000	900	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	10,900	10,145	7.44%
D	1,000	900	905	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	10,805	10,320	4.70%
E	1,000	900	905	915	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	10,720	10,370	3.38%
F	1,000	900	905	915	910	0	1,000	1,000	1,000	1,000	1,000	1,000	10,630	10,520	1.05%
G	1,000	900	905	915	910	920	0	1,000	1,000	1,000	1,000	1,000	10,550	10,650	-0.94%
H	1,000	900	905	915	910	920	930	0	1,000	1,000	1,000	1,000	10,480	10,740	-2.42%
I	1,000	900	905	915	910	920	930	935	0	1,000	1,000	1,000	10,415	10,760	-3.21%
J	1,000	900	905	915	910	920	930	935	920	0	1,000	1,000	10,335	10,880	-5.01%
K	1,000	900	905	915	910	920	930	935	920	940	0	1,000	10,275	10,930	-5.99%
L	1,000	900	905	915	910	920	930	935	920	940	930	0	10,205	11,000	-7.23%
Funds															
Disbursed	11,000	10,000	10,145	10,320	10,370	10,520	10,650	10,740	10,760	10,880	10,930	11,000			